FINANCE (SHRI EDUARDO FALEIRO): (a) LIC gives loans to Municipalities, Zila Parishads and Water Supply & Sewerage Boards in States for water supply and sewerage schemes as per annual allocations made by the Planning Commission. It is also envisaged that LIC, GIC and UTI acting in consortium will finance water supply schemes on a continuing basis, by creating a Water Supply Fund.

(b) As on 31.3.88, LIC has given a total loan of Rs. 2795.66 lakhs to local bodies in Andhra Pradesh.

Guidelines Framed for the Nationalisation of Banks

1574. SHRI TALARI MANOHAR: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government have not yet framed any specific guidelines for the nationalisation of banks; and

(b) if so, what are the reasons therefor?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) and (b) The broad approach of the Government to the question of nationalisation of banks is determined by the Directive Principles of State Policy enshrined in the Constitution of India. Specific decisions on nationalisation of banks are taken by the Government in the context of specific needs of socio-economic situations and within the limits of operational feasibility.

Nationalisation of Scheduled Banks

1575. SHRI TALARI MANOHAR: Will the Minister of FINANCE be pleased to state:

(a) what is the number of scheduled banks which have not yet been antionalised, statewise; and

(b) whether there is any proposal to nationalise any of these banks?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) Reserve Bank of India has reported that at present there are 30 Indian Scheduled Commercial Banks in the private sector in the country. The State-wise break-up of these banks is as follows:—

Name of the State	No. of Indian Scheduled Commercial Banks in the private sector
Karnataka	2
Maharashtra	4
Assam	1
West Bengal	1
Rajasthan	1
Uttar Pradesh	3
Jammu & Kashmir	1
Tamilnadu	8
Kerala	7
Union Territory of Delhi	2
TOTAL :	30

(b) No, Sir.